

**BEFORE THE GEORGIA DEPARTMENT OF BANKING AND FINANCE  
STATE OF GEORGIA**

ROBERT TAYLOR SEWELL

Petitioner

VS.

GEORGIA DEPARTMENT OF BANKING  
AND FINANCE

Respondent

DOCKET NO. DBF-MLO-14-019-0287

**CONSENT ORDER**

On August 19, 2014, the Georgia Department of Banking and Finance ("Department") issued a Notice of Intent to Revoke Mortgage Loan Originator's License to Robert Taylor Sewell, Georgia mortgage loan originator license number 33286, National Mortgage Licensing System and Registry ("NMLS") number 96045, for violations of the Georgia Residential Mortgage Act, O.C.G.A. § 7-1-1000 *et seq.* ("GRMA"), including but not limited to failing to notify the Department within 10 business days of an administrative action initiated by a government entity, in violation of O.C.G.A. § 7-1-1007(d). More specifically, Robert Taylor Sewell entered into a Consent Order with the Non-Depository Entities Division of the North Carolina Office of the Commissioner of Banks (Docket No. 14:069:MBB), in connection with allegations the Robert Taylor Sewell had forged signatures on loan documents and that other IKON Financial Group, LLC. (GDBF No. 32985; NMLS No. 239349) employees forged Robert Taylor Sewell's signature. As a result of the allegations, Robert Taylor Sewell agreed to surrender his North Carolina mortgage loan originator license and agreed to cease "engaging in the mortgage business" and not "hereafter engage in the mortgage business in any capacity."

In addition, the Department determined that Robert Taylor Sewell had not demonstrated financial responsibility, character, and general fitness such as to command the confidence of the community and to warrant a determination by the Department that he would operate honestly, fairly and efficiently within the purposes of the Georgia Residential Mortgage Act, O.C.G.A. § 7-1-1000 *et seq.* O.C.G.A. §§ 7-1-1004(d)(3) and 7-1-1017(a)(1).

The parties have reached a settlement of the issues raised by the Notice of Intent to Revoke Mortgage Loan Originator's License of Robert Taylor Sewell and have agreed to a resolution of that administrative proceeding in its entirety.

Accordingly, it is hereby ORDERED as follows:

1. Upon entry of this Consent Order, the mortgage loan originator's license of Robert Taylor Sewell will be deemed surrendered. The surrender of the mortgage loan originator's license of Robert Taylor Sewell will be published by the Department and its agent, the NMLS.

2. Robert Taylor Sewell will never apply for a Georgia mortgage loan originator's license, Georgia broker's license or Georgia mortgage lender's license, either in his individual capacity or as the owner or officer of a corporation, partnership or limited liability company.

3. Robert Taylor Sewell will never direct the affairs of a Georgia mortgage broker or Georgia mortgage lender or act as a director, officer, partner, equitable owner, or any other equivalent role for a Georgia Mortgage broker or Georgia mortgage lender. Further Robert Taylor Sewell will never act as a branch manager for a Georgia mortgage broker or Georgia mortgage lender.

4. Within five (5) business days of the date of entry of this Consent Order, Robert Taylor Sewell shall update his MU-2 filing on the Nationwide Mortgage Licensing System and Registry to reflect the existence of this final administrative action entered against him and the restrictions set forth within.

5. Robert Taylor Sewell waives his right to a hearing regarding the Notice of Intent to Revoke Mortgage Loan Originator's License issued on August 19, 2014.

6. The Department shall rescind the Notice of Intent to Revoke Mortgage Loan Originator's License issued to Robert Taylor Sewell after the entry of this Consent Order.

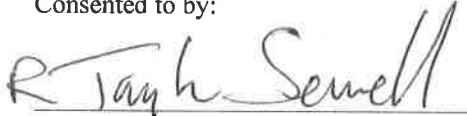
7. The terms of this Order may be enforced by the Department in accordance with and pursuant to state law, including but not limited to O.C.G.A. §§ 7-1-1017(g) and 7-1-1018(b).

8. The Consent Order shall be regarded as a public document that the Department may publish in the same manner as a final order of this agency.

SO ORDERED, this 9<sup>th</sup> day of September 2014.

  
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KEVIN HAGLER  
Commissioner  
Georgia Department of Banking and Finance

Consented to by:

  
\_\_\_\_\_  
Robert Taylor Sewell  
Wrightsville Beach, NC  
  
(GDBF No. 33286; NMLS No. 367216)

  
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Rod Carnes, Deputy Commissioner  
Georgia Department of Banking and Finance  
2990 Brandywine Road, Suite 200  
Atlanta, Georgia 30341